

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Monica Lafrances Altamura
Debtor

Case No. 19-00141-HWV
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-1

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 28

Date Rcvd: Apr 30, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 02, 2019.

db +Monica Lafrances Altamura, 959 Brechin Ln, York, PA 17403-9037
cr +Regents Glen & Stonegate HOA, 1720 South Queen Street, # 130, York, PA 17403-4632
5149946 ++CREDIT ACCEPTANCE CORPORATION, 25505 WEST 12 MILE ROAD, SOUTHFIELD MI 48034-8316
(address filed with court: Credit Acceptance, 25505 West Twelve Mile Road,
Southfield, MI 48034)
5149938 Department of Revenue, 1 Revenue Place, Harrisburg, PA 17129-0001
5149950 +Hayt Hayt and Landau LLC, Two Industrial Way West, Eatontown, NJ 07724-2279
5149936 Internal Revenue Service, Andover, MA 01810-9041
5149952 +NCC Business Svcs Inc, Po Box 24739, Jacksonville, FL 32241-4739
5149953 PayPal Credit, P.O. Box 71202, Edneyville, NC 28727-1202
5149954 +Pennymac Loan Services, P.o. Box 514387, Los Angeles, CA 90051-4387
5149955 +Pennymac Loan Services, Attn: Bankruptcy, Po Box 514387, Los Angeles, CA 90051-4387
5149956 +Plantation Resort, 1250 Highway 17 North, Myrtle Beach, SC 29575-6006
5149957 Public Storage, 10328 S. Dolfield Road, Owings Mills, MD 21117-3510
5149958 +Regents Glen & Stonegate HOA, c/o Community Asset Management, 1720 S. Queen Street,
York, PA 17403-4632
5149960 +Terminex, PO Box 17167, Memphis, TN 38187-0167
5149937 +York Adams Tax Claim Bureau, PO BOX 15627, York, PA 17405-0156

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

5149939 +E-mail/Text: amscbankruptcy@adt.com Apr 30 2019 19:30:52 ADT Security Services,
3190 S. Vaughn Way, Aurora, CO 80014-3512
5149941 +EDI: CINGMIDLAND.COM Apr 30 2019 23:13:00 AT&T, 208 S. Akard St., Dallas, TX 75202-4206
5149940 +E-mail/Text: backoffice@affirm.com Apr 30 2019 19:30:55 Affirm,
633 Folsom Street, 7th Floor, San Francisco, CA 94107-3618
5149942 +EDI: TSYS2.COM Apr 30 2019 23:13:00 Barclays Bank Delaware, Attn: Correspondence,
Po Box 8801, Wilmington, DE 19899-8801
5149943 +EDI: CAPITALONE.COM Apr 30 2019 23:13:00 Capital One, Attn: Bankruptcy, Po Box 30285,
Salt Lake City, UT 84130-0285
5149944 +EDI: CAPONEAUTOMOTIVE.COM Apr 30 2019 23:13:00 Capital One Auto Finance, Attn: Bankruptcy,
Po Box 30285, Salt Lake City, UT 84130-0285
5149945 +EDI: WFNNB.COM Apr 30 2019 23:13:00 Comenity Bank/Victoria Secret, Attn: Bankruptcy Dept.,
Po Box 182125, Columbus, OH 43218-2125
5149949 EDI: DIRECTV.COM Apr 30 2019 23:13:00 DirectTV, PO Box 6550, Englewood, CO 80155
5149948 +EDI: NAVIENTFKASMDOE.COM Apr 30 2019 23:13:00 Dept of Ed / Navient, Po Box 9635,
Wilkes Barre, PA 18773-9635
5149947 +EDI: NAVIENTFKASMDOE.COM Apr 30 2019 23:13:00 Dept of Ed / Navient, Attn: Claims Dept.,
Po Box 9635, Wilkes Barr, PA 18773-9635
5149951 EDI: HFC.COM Apr 30 2019 23:13:00 HSBC/Orchard Bank, PO Box 9, Buffalo, NY 14240-0009
5149959 +EDI: RMSC.COM Apr 30 2019 23:13:00 Synchrology Bank/TJX, Attn: Bankruptcy Dept.,
Po Box 965060, Orlando, FL 32896-5060
5149961 +EDI: VERIZONCOMB.COM Apr 30 2019 23:13:00 Verizon, 500 Technology Dr,
Weldon Spring, MO 63304-2225

TOTAL: 13

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 02, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 30, 2019 at the address(es) listed below:

Dawn Marie Cutaia on behalf of Debtor 1 Monica Lafrances Altamura dmcutaia@gmail.com, cutaialawecf@gmail.com;r46159@notify.bestcase.com
Elizabeth Haley Rohrbaugh on behalf of Creditor Regents Glen & Stonegate HOA hrohrbaugh@cgalaw.com, kbrayboy@cgalaw.com,rminello@cgalaw.com,tlocondro@cgalaw.com, jrosenau@cgalaw.com
James Warmbrodt on behalf of Creditor Pennymac Loan Services, LLC bkgroup@kmllawgroup.com
Steven M. Carr (Trustee) carrtrustee@yahoo.com, pa31@ecfcbis.com
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 5

Information to identify the case:

Debtor 1 **Monica Lafrances Altamura**
First Name Middle Name Last Name
Debtor 2
(Spouse, if filing)
First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-8553**
EIN **-----**
Social Security number or ITIN **-----**
EIN **-----**

United States Bankruptcy Court **Middle District of Pennsylvania**

Case number: **1:19-bk-00141-HWV**

Order of Discharge**12/15**

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Monica Lafrances Altamura

By the
court:

4/30/19



Honorable Henry W. Van Eck
United States Bankruptcy Judge

By: AutoDocketer, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.